

ABSTRACT OF THE DISCLOSURE

Advertising, entertainment or other content is targeted to a particular node of an addressable network based on user information. Such addressable networks may include the Internet, certain television networks or other networks where content can be addressed to specific nodes. The user information may include financial information, product or service preference information, and user contact information regarding a user of the targeted node. In one implementation, targeted content is presented during waiting time of an Internet session. The corresponding process involves monitoring (416) a user node to identify a website access request, accessing (418) a previously stored message said, selecting (432) a message from the message set and displaying or playing back (434) the selected message.